

WHAT IS CLAIMED IS:

1. A method for providing sales-related data over a network comprising the steps of:
receiving a request for sales-related data from a user at a broker address;
accessing broker information from a broker information database based on
5 the broker address;

displaying at least a portion of the broker information with at least a
portion of subsequent information presented to the user;
receiving request-related information from the user; and
generating the sales-related data based on the received request-related
10 information.

2. The method of claim 1 further comprising the steps of:
asking the user to select the user's state of residence; and
receiving the user's state of residence selection,
wherein the step of generating the sales-related data includes the sub-step
of determining the sales-related data to generate based on the user's state of
residence selection.

3. The method of claim 2 further comprising the steps of:
receiving a request from the user to send an email to a broker;
transmitting an email to a first email address of the broker if the user's
20 state of residence selection corresponds to a state in which the broker is licensed
to do business; and

transmitting an email to a second email address of the broker if the user's
state of residence selection does not correspond to a state in which the broker is
licensed to do business.

4. The method of claim 3 further comprising the step of comparing the
user's state of residence selection with a list of states in which the broker is
licensed to do business.

5. The method of claim 1 wherein the step of receiving the request-related information from the user comprises the sub-step of receiving lifestyle information from the user.

6. The method of claim 5 wherein the lifestyle information comprises at least one of a criminal record, a record of drug use, a record of alcohol use, a record of tobacco use, a record of engaging in high risk activities, a record of engaging in dangerous activities, a cholesterol level, and a blood pressure level.

7. The method of claim 1 wherein the step of receiving the request-related information from the user includes receiving at least one of a date of birth, a state of residence, a height, a weight, a gender, a type of product desired, and a county of citizenship.

8. The method of claim 1 further comprising the step of determining the sales-related data based on the received request-related information.

9. The method of claim 8 wherein the step of determining the sales-related data includes a sub-step of using a lookup table.

10. The method of claim 8 wherein the step of determining the sales-related data includes a sub-step of applying a plurality of predetermined rules to the request-related information.

11. The method of claim 1 wherein the sales-related data comprises an insurance quote.

12. The method of claim 1 further comprising the step of requesting the request-related information from the user and returning an error message if the user fails to appropriately provide any portion of the request-related information.

13. The method of claim 1 further comprising the step of requesting the request-related information from the user and returning the user to a request-related information form if the user fails to appropriately provide any portion of the request-related information.

14. The method of claim 1 further comprising the step of determining an eligibility of the user from the request-related information and displaying a

decline message if the request-related information indicates that the user is not eligible to purchase any one of a plurality of the available products.

15. The method of claim 1 further comprising the step of displaying a targeted message if an entry in a field of the request-related information matches a stored entry of a field in a database.

16. The method of claim 1 wherein the broker information comprises broker contact information.

17. The method of claim 1 further comprising the step of writing data regarding the user to a visitor_tracking_table.

18. The method of claim 17 further comprising the step of generating a report based on data in the visitor_tracking_table.

19. The method of claim 1 further comprising the step of receiving a product selection from the user, and wherein the step of generating the sales-related data includes a sub-step of generating the sales-related data based on the received product selection.

20. The method of claim 1 further comprising the step of determining the broker address from the user request for sales-related data.

21. A system for providing sales-related data over a network comprising:
means for receiving a request for sales-related data from a user at a broker address;
means for accessing broker information from a broker information database based on the broker address;
means for displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user;
means for receiving request-related information from the user; and
means for generating the sales-related data based on the received request-related information.

22. The system of claim 21 further comprising:

means for asking the user to select the user's state of residence; and
means for receiving the user's state of residence selection,
wherein the means for generating the sales-related data includes means for
determining the sales-related data to generate based on the user's state of
residence selection.

23. The system of claim 22 further comprising:
means for receiving a request from the user to send an email to a broker;
means for transmitting an email to a first email address of the broker if the
user's state of residence selection corresponds to a state in which the broker is
licensed to do business; and

means for transmitting an email to a second email address of the broker if
the user's state of residence selection does not correspond to a state in which the
broker is licensed to do business.

24. The system of claim 22 further comprising means for comparing the
user's state of residence selection with states in which the broker is licensed to do
business.

25. The system of claim 21 further comprising means for determining
the sales-related data based on the received request-related information.

26. The system of claim 25 wherein the means for determining the
sales-related data comprises a lookup table means.

27. The system of claim 25 wherein the means for determining the
sales-related data includes means for applying a plurality of predetermined rules
to the request-related information.

28. The system of claim 21 further comprising means for requesting the
request-related information from the user and means for returning an error
message if the user fails to appropriately provide any portion of the request-
related information.

29. The system of claim 21 further comprising means for requesting the
request-related information from the user and means for returning the user to a

request-related information form if the user fails to appropriately provide any portion of the request-related information.

30. The system of claim 21 further comprising means for determining an eligibility of the user from the request-related information and means for displaying a decline message if the request-related information indicates the user is not eligible to purchase any one of a plurality of available products.

31. The system of claim 21 further comprising means for displaying a targeted message if an entry in a field of the request-related information matches a stored entry of a field in a database.

32. The system of claim 21 further comprising means for receiving a product selection from the user, and wherein the means for generating the sales-related data includes means for generating the sales-related data based on the received product selection.

33. The system of claim 21 further comprising means for writing data regarding the user to a visitor_tracking_table.

34. The system of claim 33 further comprising means for generating a report based on data in the visitor_tracking_table.

35. The system of claim 21 further comprising means for determining the broker address from the user request.

36. A method for providing sales-related data over a network comprising the steps of:

receiving a request for sales-related data from a user at a broker address;

requesting the user to select the user's state of residence;

determining one or more available products based on the user's selected

state of residence;

requesting the user to provide request-related information;

determining one or more parameters for the sales-related data based on the provided request-related information;

generating the sales-related data based on the determined parameters; and

displaying the sales-related information with broker specific information to the user, the broker specific information being retrieved from a broker database based on the broker address.

37. The method of claim 36 further comprising the step of receiving a request for a displayed product from the user and receiving contact information from the user wherein a broker may contact the user to complete a sale of the requested product.

38. The method of claim 36 further comprising the step of writing data regarding the user to a visitor_tracking_table.

39. The method of claim 38 further comprising the step of generating a report based on data in the visitor_tracking_table.

40. The method of claim 36 further comprising the step of generating an email to a first email address of the broker if the state of residence of the user matches a state of license of the broker and generating an email to a second email address of the broker if the state of residence of the user does not match a state of license of the broker.

41. The method of claim 36 wherein the step of requesting the user to provide request-related information includes a sub-step of providing the user with an information form.

42. A system for providing sales-related data comprising:

means for receiving a request for sales-related data from a user at a broker address;

means for requesting the user to select the user's state of residence;

means for determining one or more available products based on the user's selected state of residence;

means for requesting the user to provide request-related information;

means for determining one or more parameters for the sales-related data based on the provided request-related information;

means for generating the sales-related data based on the determined parameters; and

means for displaying the sales-related information with broker specific information to the user, the broker specific information being retrieved from a broker database based on the broker address.

43. The system of claim 42 further comprising means for receiving a request for a displayed product from the user and means for receiving contact information from the user wherein a broker may contact the user to complete a sale of the requested product.

44. The system of claim 42 further comprising means for writing data regarding the user to a visitor_tracking_table.

45. The system of claim 44 further comprising means for generating a report based on data in the visitor_tracking_table.

46. The system of claim 42 further comprising means for generating an email to a first email address of a broker if the state of residence of the user matches a state of license of the broker and means for generating an email to a second email address of the broker if the state of residence of the user does not match a state of license of the broker.

47. The system of claim 42 wherein the means for requesting the user to provide request-related information includes means for providing the user with a request-related information form.

48. A system for providing sales-related data comprising:
a database management system including a database for sales-related data and broker information;

a server for receiving one or more requests from a user and for serving one or more responses to the user;

a processor for retrieving broker information from the database based on one or more broker addresses and for generating sales-related data based on request-related information received from the user; and

a display generator for generating a display of the generated sales-related data with the retrieved broker information.

49. The system of claim 48 wherein the database management system further includes a database server.

50. The system of claim 48 further comprising a servlet engine for generating the sales-related data.

51. A computer readable medium, the computer readable medium storing computer readable code executable to perform a process for providing sales-related data over a network, wherein the process comprises the steps of:
receiving a request for sales-related data from a user at a broker address;
accessing broker information from a broker information database based on the broker address;

displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user;
receiving request-related information from the user; and
generating the sales-related data based on the received request-related information.

52. A computer readable medium, the computer readable medium storing computer readable code executable to perform a process for providing sales-related data over a network, wherein the process comprises the steps of:
receiving a request for sales-related data from a user at a broker address;
requesting the user to select the user's state of residence;
determining one or more available products based on the user's selected state of residence;
requesting the user to provide request-related information;
determining one or more parameters for the sales-related data from the request-related information;
generating the sales-related data based on the determined parameters; and

displaying the sales-related information with broker specific information to the user, the broker specific information retrieved from a broker database based on the broker address.

50788845 000127

UNITED STATES PATENT AND TRADEMARK OFFICE
DOCUMENT CLASSIFICATION BARCODE SHEET



Abstract

6

00788646 022701

SYSTEM AND METHOD FOR PROVIDING
ONLINE QUOTES

ABSTRACT OF THE DISCLOSURE

A system and method for providing sales-related data over a network. The method includes the steps of receiving a request for sales-related data from a user, receiving request-related information from the user and generating the sales-related data based on the received request-related information. The request may be from a user at a broker address. The method further includes the steps of
5 accessing broker information from a broker information database based on the broker address and displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user.